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7590

07/10/2008

Thomas J. Perkowski, Esq., P.C.  
 Soundview Plaza  
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 Stamford, CT 06902



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Thomas J. Perkowski, Esq. (Depositor's name)
<i>Thomas J. Perkowski</i> (Signature)
October 9, 2008 (Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/813,919	03/31/2004	Kathleen Tyson-Quah	126-001USANA0	5041

**TITLE OF INVENTION:** SYSTEM FOR REDUCING PAYMENTS RISK, LIQUIDITY RISK AND SYSTEMIC RISK ASSOCIATED WITH PAYMENTS-BASED TRANSACTIONS WHEREIN A FILTER PROCESS MODULE IN EACH PAYMENT BANK HOST APPLICATION IS INTEGRATED WITH PAYMENTS PROCESSING SUCH THAT PAYMENTS INSTRUCTIONS ARE FILTERED

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$720	\$300	\$0	\$1020	10/10/2008
EXAMINER	ART UNIT	CLASS-SUBCLASS		10/15/2008 HVU0NG2 00000002	161340	10813919
POINVIL, FRANTZY	3692	705-034000		01 FC:1504 02 FC:8001	300.00 OP 3.00 OP	
1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).	2. For printing on the patent front page, list				35.00 DA	720.00 OP
<input type="checkbox"/> Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.	(1) the names of up to 3 registered patent attorneys or agents OR, alternatively,				1	
<input type="checkbox"/> "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev. 03-02 or more recent) attached. Use of a Customer Number is required.	(2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.				2 Thomas J. Perkowski, Esq., P.C.	
3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)					3	

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent):  Individual  Corporation or other private group entity  Government

4a. The following fee(s) are submitted:

Issue Fee  
 Publication Fee (No small entity discount permitted)  
 Advance Order - # of Copies 1

4b. Payment of Fee(s): (Please first reapply any previously paid issue fee shown above)

A check is enclosed.  
 Payment by credit card. Form PTO-2038 is attached.  
 The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number 16-134 (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27.  b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature *Thomas J. Perkowski*

Date October 9, 2008

Typed or printed name Thomas J. Perkowski, Esq.

Registration No. 33,134

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